



Order Filed on October 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.
Formed in the State of Florida
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In re:

Luz M. Villafane,

Debtor.

Chapter: 13

Case No.: 18-23886-RG

Judge: Rosemary Gambardella

CONSENT ORDER RESOLVING CERTIFICATE OF DEFAULT

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 13, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Luz M. Villafane
Case No.: 18-23886-RG
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATE OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certificate of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 (“Creditor”), and whereas the post-petition arrearage was \$14,304.64 as of October 6, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **108 Linnett Street, Bayonne, NJ 07002** (“Property”) provided that the Debtor complies with the following:

- a. On or before October 30, 2020 and continuing monthly on or before the 30th day of each consecutive month, the Debtor shall cure the post-petition arrearage amount namely, \$14,304.64, by tendering seven (7) monthly cure payments of \$2,000.00 each and one payment of \$304.64, directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the November 1, 2020 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a proposed order, pursuant to Local Rule 9013-4(e) lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Paola D. Vera
Paola D. Vera, Esq.
Cabanillas & Associates PC
120 Bloomingdale Rd., Ste 400
White Plains, NY 10605
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Luz M Villafane
Debtor(s)

Case No. 18-23886-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 13, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Luz M Villafane, 108 Linnett St., Bayonne, NJ 07002-4322

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com
Paola D. Vera	on behalf of Debtor Luz M Villafane pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
Rebecca Ann Solarz	

District/off: 0312-2

User: admin

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Date Rcvd: Oct 13, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al... rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7